PTO/SB/08A (10-01)

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Examiner Initials'	Cite No.1	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (# known)			
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Cite No.1	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TO
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	No. <sup>1</sup>	Cite No.1 Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>6</sup> (If known) PCT WO 99/19848	Cite No. 1 Publication Date MM-DD-YYYY  Country Code 3-Number 4-Kind Code 5 (If known)  PCT WO 99/19848 04-22-1998	Publication Date Name of Patentee or Applicant of Cited Document  PCT WO 99/19848  PCT WO 99/19848  PUBLICATION Date Name of Patentee or Applicant of Cited Document  PCT WO 99/19848  PUBLICATION DATE NAME OF PATENTEE OF APPLICATION ALL SERVICE ASSOCIATION	Cite No. 1  Publication Date MM-DD-YYYY Applicant of Cited Document  PCT WO 99/19848  Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear  VISA INTERNATIONAL SERVICE ASSOCIATION

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